



The Pharmacists Professional Advisory Committee Welcome Packet

Dear Fellow Pharmacy Officer,

Congratulations on your recent appointment to the United States Public Health Service (PHS) and Call to Active Duty! The Pharmacist Professional Advisory Committee (PharmPAC) and the Chief Pharmacy Officer (CPO) would like to welcome you to the Commissioned Corps of the U.S. Public Health Service. This packet contains information you may find useful in preparing for your new assignment, background about who we are, and information that may help you throughout your career. Please do not hesitate to ask other PHS officers for help with the incredible amount of information you will receive in your first few months of active duty. We all remember the steep learning curve! Our goal is to provide a snapshot of the many facets of officership in the Commissioned Corps, and places to get the information to learn more about them. We have also provided information that you might not learn about for years. Some things are very time sensitive (such as the GI Bill), and others you can spend your entire career exploring (like Space-A travel).

The mission of the PharmPAC is to provide advice and consultation to the Surgeon General on issues related to the professional practices and the personnel activities of Civil Service (CS) and Commissioned Corps (CC) pharmacists. The PharmPAC provides similar advisory assistance to the Pharmacy CPO and, upon request, to the Agency/OPDIV and/or program Heads of PHS and to non-PHS programs that routinely use PHS personnel. Both members and non-members may express their opinions and voice their concerns through the PharmPAC.

We hope you find this packet of information useful!

INTRODUCTION TO THE U.S. PUBLIC HEALTH SERVICE

The origins of the Public Health Service (PHS) can be traced to the passage of an act in 1798 which provided for the care and relief of sick and injured merchant seamen. Reorganization in 1870 converted the loose network of locally controlled hospitals into a centrally controlled Marine Hospital Service, with its headquarters in Washington, D.C. The position of Supervising Surgeon (later Surgeon General) was created to administer the Service, and John Maynard Woodworth was appointed as the first incumbent in 1871. He moved quickly to reform the system and adopted a military model for his medical staff, instituting examinations for applicants and putting his physicians in uniforms. Woodworth created a cadre of mobile, career service physicians who could be assigned as needed to the various marine hospitals. The uniformed services component of the Marine Hospital Service was formalized as the Commissioned Corps by legislation enacted in 1889.

As we embark upon a new century, the PHS continues to fulfill its mission of “protecting, promoting, and advancing the health and safety of the Nation.” It has grown from a small collection of marine hospitals to the largest and most diverse public health program in the world.

It was not until the Parker Act of 1930 that pharmacists were allowed to be appointed into the regular corps of the PHS Commissioned Corps, with promotion available up to the grade of Assistant Pharmacist (equivalent to that of a Navy Lieutenant). The first two pharmacist commissions occurred on July 23, 1930, and eight additional pharmacists were commissioned on September 5, 1930. Currently, there are more than 900 pharmacists on active duty serving in the PHS around the country.

Another vital part of the PHS history and tradition involves the “challenge coin”. A challenge coin is one way members of the uniformed services show membership to a specific group. You may be challenged to present a coin when interacting with other officers during PHS gatherings. Don’t be alarmed; it is a show of camaraderie and having a coin stands as proof of membership to a specific group. Presenting a coin upon request is deeply rooted in the history of the armed forces and the tradition continues today in the USPHS. The pharmacy challenge coin is available through the PharmPAC.

PHARMACIST PROFESSIONAL ADVISORY COMMITTEE (PharmPAC)

The Pharmacist Professional Advisory Committee (PharmPAC) provides advice and consultation to the Surgeon General on issues related to both the professional practice of pharmacy, and the personnel activities of Civil Service (CS) and Commissioned Corps (CC) pharmacists. The PharmPAC provides similar advisory assistance to the Pharmacy Chief Professional Officer (CPO) and, upon request, to the Agency/OPDIV and/or program Heads of the Public Health Service (PHS) and to non-PHS programs that routinely use PHS personnel.

As mentioned above, the PharmPAC works closely with the Pharmacy Chief Professional Officer (CPO), who is currently RADM Robert E. Pittman. RADM Pittman, was appointed as the Chief Pharmacy Officer for the U.S. Public Health Service in February 2006. RADM Pittman began his USPHS career in 1984 with the Indian Health Service, where he was assigned for the first seven years. In 1991, RADM Pittman transferred to the Health Resources and Services Administration (HRSA) in Rockville, Maryland, to serve as a Health Care Personnel Recruitment Specialist in the National Health Service Corps (NHSC). From 1994 to 1997, he was a Senior Health Care Personnel Recruitment Specialist in the NHSC Recruitment Branch

and in 1997 served as the Acting Deputy Branch Chief for the Recruitment Branch. In November 1997, RADM Pittman transferred to the HRSA Bureau of Health Professions to become the Deputy Branch Chief of the Peer Review Branch. In 2000, RADM Pittman was appointed as the Principal Pharmacy Consultant for the Indian Health Service (IHS) in Rockville, Maryland. In his current role as the Chief Pharmacist for the IHS, RADM Pittman is responsible for providing performance improvement, risk management, cost containment, and professional pharmacy coordination, analysis, consultation, and collaboration with and for over 600 Indian Health Service, Tribal and Urban Program pharmacists at 237 practice sites.

The PharmPAC consists of 20 voting members from different agencies, including a Chair, a Vice Chair. The PharmPAC is divided into 4 main sections: Administration, Career Development, Communication, and Recruitment. The current Chair is CDR Nita Sood and the Vice Chair is LCDR Violette Ganoë. The PharmPAC meets once a month on the first Thursday of each month at 1300 EST. More information about the monthly meetings, to include previous meeting minutes, can be located at the PharmPAC website: <http://www.hhs.gov/pharmacy/main.html>. We encourage you to join the PHS-Pharmacist Listserv to obtain the latest information relevant to PHS pharmacists. Please subscribe to the listserv at: <http://list.nih.gov/archives/phs-pharmacists.html>. Additionally, you may consider joining the PHS-Rx-JOBS Listserv, also operated by the PharmPAC. This listserv is directed at pharmacists interested in vacancies at agencies staffed by PHS. The vacancies listed are generally for civil service and commissioned corps personnel, and may be clinical or administrative. Join the listserv by clicking the following link: [Join the PHS-Rx-JOBS Listserv](#).

The United States Public Health Service Commissioned Corps CORE VALUES

Similar to our sister services, the Commissioned Corps of the U.S. Public Health Service (Corps) now has formal, stated core values consisting of four elements, each with a supporting statement. Values one and two deal with our expectations of the actions of the officers within the service. While they specify public health, they are (as they should be) applicable to officers at any time. Values three and four are more general, being indicative of the qualities that we expect in our officers, whether on duty within the realm of public health, or generally in the way officers conduct themselves in life. Core values serve to help define the philosophical basis of the corporate culture of an organization, which is then manifested in its mission, goals, and actions. Proudly adopt these core values as an integral part of your duty and life, as you are protecting, promoting, and advancing the health and safety of the Nation. The PHS core values are:

Leadership – Provides vision and purpose in public health through inspiration, dedication, and loyalty

Service – Demonstrates a commitment to public health through compassionate actions and stewardship of time, resources, and talent

Integrity– Exemplifies uncompromising ethical conduct and maintains the highest standards of responsibility and accountability

Excellence – Exhibits superior performance and continuous improvement in knowledge and expertise

RIGHTS vs. PRIVILEGES

It is important for all PHS Officers to realize that certain aspects of our benefits in the PHS are the distinction between your rights and privileges. A right is defined as a legal or moral entitlement to do or refrain from doing something or to obtain or refrain from obtaining an action. As a PHS Officer, you have the right to your benefits including healthcare, salary, and retirement.

A Privilege is a special right granted by a government to a group, on a conditional basis. A privilege can be revoked in some cases. It is a privilege to be able to use military installations. As a PHS officer, you represent all PHS officers when you are on a military installation and are required to adhere to all military courtesies and conducts.

PHS UNIFORMS

If you are new to the uniformed services, the rules and regulations of uniform wear can be daunting. However, there is guidance for what the uniforms are and how to wear them in the PHS Commissioned Corps Personnel Manual (<http://dcp.psc.gov/INDEX-B.asp#U>). The appropriate uniform(s) to be worn for your area is decided by your local uniform authority. To find out what uniforms are authorized for different times of the year, contact your agency liaison at the following website <http://dcp.psc.gov> then click on About Us and scroll down to SG PAC and Commissioned Corps Agency Liaison Listing or access the PharmPAC website at <http://www.hhs.gov/pharmacy/mentor/uniform.html>. Uniforms can be purchased via several routes: at your local installation's military clothing store, by calling the Navy Exchange at 800-368-4088, or online at:

Navy Exchange: <https://www.navy-nex.com>

Lighthouse: <http://www.lighthouseuniform.com/>

Marlow White: <http://www.marlowwhite.com/public-health-service-uniforms.html>

You can purchase uniform devices, replacement award devices, and other officer accessories online through the Public Health Service Officers Device Supply Center:
http://bphc.hrsa.gov/nhdp/PHS_Officers_Device_Supply_Center_Main_Page.htm.

You are authorized a one time uniform allowance of \$250. To receive this allowance, you need to complete and mail the uniform allowance memorandum, which can be downloaded at http://dcp.psc.gov/PDF_docs/uniform_allowance.pdf. You will see a uniform credit on your pay stub once the memo has been processed.

UNIFORMED SERVICE IDENTIFICATION (ID) CARDS

ID cards may be obtained at military installations or at the Office of Commissioned Corps Operations (OCCO) at 1101 Wootton Parkway, Plaza Level, Suite 100, Rockville, MD 20852. You can find the nearest ID card site on the RAPIDS Site Locator at <http://www.dmdc.osd.mil/> by selecting "Public Sites". You must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS), which can take a few weeks up to a month or two to be processed, and have a copy of your orders to be able to get an ID card. It is also imperative that you register your dependents in the DEERS system as well. This will aid in the smooth transition for the provision of your dependents' health care needs. Dependents are also required to be registered in DEERS in order to obtain a dependent ID card.

For questions regarding ID cards for you or your dependents, contact OCCO at 1-877-INFO-DCP. You will need to complete a DD Form 1172, Application for Uniformed Services Identification Card DEERS Enrollment, which may be downloaded at <http://www.dtic.mil/whs/directives/infomgt/forms/efoms/dd1172.pdf>.

ACCESS TO MILITARY INSTALLATIONS

At most military installations, you will need to register your vehicle with the installation during your first visit there. In order to register your vehicle, you will need a copy of your orders, a valid driver's license, vehicle registration, proof of insurance, and your uniformed service ID card. You will receive a vehicle decal, which you will need to attach to your vehicle (per the installation's instructions) in order to freely access the military installation or base thereafter. If you choose not to register your vehicle, you may obtain a visitor's pass each time you require access to the installation. However, after September 11, 2001, security at all Department of Defense installations was modified to require a 100% ID check for all drivers accessing the installation gates, even if a decal is on the vehicle. According to Air Force officials, the use of vehicle decals is redundant because ID card checks are more effective in verifying the authority of a driver to enter the base. Thus, most if not all Air Force bases no longer issue vehicle decals and the DoD or Uniformed Service ID card will be the primary proof of authorization to enter Air Force installations. Gate sentries will use, but are not limited to, driver's license, insurance and vehicle registration for ID verification.

MILITARY COURTESY AND CONDUCT

PHS Commissioned Officers are required to render proper military courtesy under PHS Personnel Instruction 2, Subchapter CC26.1, "Uniformed Services Courtesies." Uniformed services courtesies are an extension of common customs of courtesy in civilian life. When in uniform, and serving with uniformed service personnel of other federal agencies, or when visiting a military installation, PHS Officers are required to conform to the rules of courtesy as practiced by that service. Except for saluting, the rules of military courtesy should also be observed when out of uniform.

Commissioned officers are vested with a legal office and carry that office with them. Commissioned officers are appointed by, or under the authority of, the President, and serve at the pleasure of the President. Consequently, a "commissioned" officer is a direct representative of the President, and as such, can give verbal or written orders to subordinates which have the force of federal law. Given this status and responsibility, a commissioned officer, especially in uniform, must be ever wary of his/her actions and comments when in public, and should act with proper decorum at all times. Military courtesy is a required standard of behavior among all U.S. commissioned officers and uniformed military personnel. Service members should ensure that proper military courtesy is rendered to members of all U.S. uniformed services, and to uniformed military personnel of U.S. allied nations. For detailed information on military courtesy and on-base etiquette, please go to: http://dcp.psc.gov/eccis/documents/CCPM26_1_2.pdf.

COMMISSIONED CORPS PHARMACY MENTORING NETWORK

The Commissioned Corps Pharmacy Mentoring Network (CCPMN) is designed to facilitate the transition of recently appointed pharmacy officers into the PHS and to promote the long-term career development of PHS pharmacy officers. The program is open to all qualified

Commissioned Corps Officers appointed into the Pharmacy Category and all new CAD officers will be assigned a mentor. Mentoring is an active partnership between an experienced member of the Pharmacy Category and a less experienced member to foster professional growth and career development. The mentor's knowledge and insights gained over years of experience serve as a valuable tool to facilitate the effective and efficient growth of the mentee. The mentor serves as an initial contact person from whom information about the Commissioned Corps and the PHS may be readily obtained. To ensure potential mentors are able to optimally relate to the mentee, an effort will be made to pair up a mentor who has current or past experience in the Operating Division (OPDIV) and/or geographic location to which the mentee is assigned. Please visit <http://www.hhs.gov/pharmacy/mentor/mentor.html> for more information on the PharmPAC's CCPMN or you may contact CAPT Lillie Golson to be matched with a mentor.

CAPT Lillie Golson
Food and Drug Administration
Office of Generic Drugs
7520 Standish Place, Room 2332 (HFD-613)
Rockville MD 20855
240-276-8994
lillie.golson@fda.hhs.gov

TRAINING, READINESS, AND DEPLOYMENTS

You must meet readiness standards as defined by the Office of Force Readiness and Deployment (OFRD) Manual Circular 377 (links below).

Current Commissioned Corps Readiness Standards – Information on readiness standards can be found on the Commissioned Corps Management Information System (CCMIS) website at http://dcp.psc.gov/PDF_docs/Man_circ_377.pdf. Please also access the following link for an extension to Manual Circular 377: http://dcp.psc.gov/eccis/documents/PPM07_001.pdf.

Office of Force Readiness and Deployment (OFRD) – The OFRD website maybe accessed at <http://oep.osophs.dhhs.gov/ccrf/>. There are a number of excellent training courses at the following website: <http://oep.osophs.dhhs.gov/ccrf/training.htm> (many free to the officer and his/her agency).

There are also a number of excellent emergency/disaster response courses offered by the OFRD, some of which may be free for your agency. It is highly encouraged that you continue to acquire new knowledge that will make you even more valuable to the Corps.

SPECIAL PAYS

The most up-to-date source of information regarding bonuses and special pays for all officers is through the Electronic Commissioned Corps Issuance System (eCCIS). This web site may be accessed via or <http://dcp.psc.gov/eccis/> and click the search tab and use the key words “special pay”. As a pharmacy officer in the PHS, you are eligible for bonuses and special pays. Special pays for pharmacy officers include **Variable Special Pay (VSP)** and **Board Certified Pay (BCP)**.

Variable Special Pay (VSP)

The **VSP** is a monthly pay that is available to all pharmacy officers based on years of creditable service. The creditable service entry date (CSED) is determined by two concurrent factors. It reflects the years spent practicing after graduating with a qualifying first professional degree in pharmacy while serving in a Uniformed Service. The CSED date can be located on each officer's appointment and call to active duty orders. For instance, an officer that served in the Navy for ten years in various roles but only served three of those years as a pharmacy officer would have a CSED date reflective of those three years of concurrent Uniformed Service while as a pharmacist. Currently, the annual VSP rates for pharmacy officers in the pay grades O-1 through O-6 are:

VSP Rates

CSED	Annual Pay
Undergoing pharmacy internship or training	\$3,000
Less than 3 years	\$3,000
At least 3 but less than 8 years	\$7,000
At least 8 but less than 12 years	\$12,000
At least 12 but less than 14 years	\$10,000
At least 14 but less than 18 years	\$9,000
18 or more years of service	\$8,000

Pharmacy officers serving in pay grades above O-6 are not eligible for VSP. Pharmacists receive these annual payments disbursed monthly with other pays.

Board Certified Pay (BCP)

Pharmacists are also eligible for non-physician board certification special pay (NPBCP). For the purposes of pay, there are currently five boards recognized by the PHS. The American Pharmacist Association (APhA) sponsored board administered by the American Board of Pharmaceutical Specialties recognizes the following specialty certifications:

1. Nuclear Pharmacy (BCNP)
2. Pharmacotherapy (BCPS)
3. Nutrition Support Pharmacy Practice (BCNSP)
4. Oncology Pharmacy (BCOP)
5. Psychiatric Pharmacy (BCPP)

Non-physician board certification special pay rates for pharmacists are based on the CSED date. Those pharmacists possessing certifications in more than one specialty are only eligible for one BCP. Currently, the annual NPBCP rates for pharmacy officers are:

BCP Rates

CSED	Annual Pay
Less than 10 years	\$2,000
At least 10 but less than 12 years	\$2,500
At least 12 but less than 14 years	\$3,000
At least 14 but less than 18 years	\$4,000
At least 18 years	\$5,000

These annual payments are disbursed monthly with other pays.

Eligible pharmacists must proactively provide documentation in support of their certification. Upon initial call to active duty or a change in certification status, the PHS Compensation Branch should be contacted by calling 301-594-2963. Alternatively, documentation may be mailed to the following address:

Office of Commissioned Corps Support Services
Compensation Branch (OCCSS/CB), ESS/PSC
5600 Fishers Lane, Room 4-50
Rockville, MD 20857-0001

Accession Bonus

An accession bonus (AB) may be used as an effective recruitment and retention tool. This bonus, subject to changes in law, is not automatically approved annually but is rather implemented based on the recruiting needs of the Uniformed Service. Currently, the PHS is offering an AB of \$30,000 in exchange for a commitment to remain on active duty as a PHS pharmacist for a period of not less than four years. You have 30 days from the time that you are commissioned to apply for the accession bonus. There are limitations on eligibility requirements and consequences for not fulfilling the contract. The details of this program are further described in the eCCIS by visiting <http://dcp.psc.gov/eccis/>.

The most up-to-date information regarding VSP, BCP & AB for pharmacy officers may be found in the personnel instruction (CC22.2.8 Entitles Pharmacist Special Pays) using the following hyperlink: http://dcp.psc.gov/eccis/documents/CCPM22_2_8.pdf.

MILITARY BENEFITS

There are many military benefits available to PHS Commissioned Corps officers. A brief listing of some of the more common benefits are listed below. Details of the benefits are available at the following website under the “Benefits” tab: <http://www.usphs.gov>.

The Base and Post Exchanges (BX/PX) – A valid identification card is required to purchase merchandise and may be required for entry when not in uniform. There are several types of stores in this system, including Main Exchanges (similar to department stores), auto services, uniform shops, and miscellaneous stores including tailor/laundry, optical, flower, and fast food. You may also access the exchanges online at the following websites: <https://www.navy-nex.com>, www.aafes.com, or www.cg-exchange.com.

Commissary – Commissaries are the supermarkets at military installations. At many commissaries, a valid ID card is required for entry. Both active duty officers and their dependants may shop at the commissary. Typically, commissaries are crowded on military paydays, the 1st and 15th of every month, and weekends. In this system, baggers work for tips only. For more information, visit: <http://www.commissaries.com>.

Health/Medical Care – Medical care is one of the most important benefits that PHS officers and their dependents will use during their careers. When using a Uniformed Services Military Treatment Facility (USMTF), it is expected that the officer be in uniform. If you are stationed close to a military hospital/clinic, you are required to use that facility. The Medical Affairs

Branch (MAB) may authorize to pay for civilian medical services if an officer is not near a USMTF or if the USMTF does not provide the services needed. You may contact the MAB directly for further information on Monday through Friday, 8:00 AM to 4:30 PM EST at 1-800-368-2777, select option #2. You may also contact one of TRICARE Service Centers (TSC).

The TSCs are open 24 hours a day, 7 days a week. You must contact the TSC within the region in which you are located. The regions are as follows:

North Region (1-877-874-2273)

South Region (1-800-444-5445)

West Region (1-888-874-9378)

TRICARE – The military health system is the primary source of health care for active duty PHS officers. There are different TRICARE options for active-duty dependents, retirees, and their eligible family members. More information may be obtained at <http://www.tricare.osd.mil/>.

Dental Care – Dental care is one of the benefits that are available to PHS officers and their dependents. Active duty officers may enroll through the PHS or a military treatment facility. Dependents may enroll through the TRICARE Dental Program (TDP). The TDP is administered by United Concordia. For more information on dependent eligibility and enrollment, you may contact the TDP at 1-800-866-8499 or visit their website at http://www.tricare.mil/dental/TDP_Eligibility.cfm.

Service Clubs – The most frequently used club is the Officers' Club at military installations. You are also eligible to visit United Service Organization (USO) locations. USO is a charitable corporation providing morale, welfare, and recreation services to uniformed military personnel. Many have "officer clubs" in airports that provide free services to officers on work related or personal travel (<http://www.uso.org>).

Air Mobility Command (AMC) Flights – PHS officers may travel on military flights on a space available (Space-A) basis through the AMC flights. These flights are typically extremely inexpensive (\$15-30 each way, both domestically and abroad), and usually fly in and out of military installations. Officers must be on official leave to be eligible for a space on the flight. Information on Space-A travel can be found online or at commissaries/uniform stores on base. For more information, visit: <http://www.glue.umd.edu/~oard/spacea/flightinfo.html>.

Lodging Facilities – Almost all military installations have some form of temporary lodging on base, which is available as space allows and is extremely inexpensive. Bachelor Officers' Quarters (BOQ) and Visiting Officers' Quarters (VOQ) vary widely, ranging from simple rooms with a shared bathroom to multi-room suites. Temporary military lodging (TML) quarters are designed for the military family. These facilities may be located by contacting the following:

Air Force: 1-888-AFLODGE (1-888-235-6343)

Army: 1-800-GO-ARMY-1 (1-800-462-7691)

Marine Corps: <http://www.usmc-mccs.org/lodging/tlf.cfm>

Navy: 1-800-NAVY-INN (628-9466)

Coast Guard: <http://www.uscg.mil/mwr/Cottages/RecreationalLodging.htm>

Many hotels, car rental companies, and airlines offer discounted rates to members of the Uniformed Services and their families while traveling with or without orders and are often referred to as the current “Military” or “Government” rates.

Armed Forces Vacation Club (AFVC) – AFVC is a "Space Available" program that offers excess condominium timeshares at resorts around the world for only \$249.00 per unit, per week. All Uniformed Services members and their adult dependants are eligible to use this program. For more information, visit their website at <http://afvclub.com/search.asp>.

Armed Forces Recreation Centers (AFRC) – AFRC resorts are affordable Joint Service facilities operated by the U.S. Army Community and Family Support Center. These resorts are located at ideal vacation destinations throughout the world, such as Hawaii, Disney World, and Bavarian Alps in Germany. AFRCs offer a full range of resort hotel opportunities for service members and their families. Due to the high demand, reservations should be made well in advance. For more information, visit <http://www.armymwr.com/portal/travel/recreationcenters/>.

Recreational Facilities – Most military installations have a variety of recreational facilities available. These include theaters, swimming pools, bowling lanes, sports equipment rentals, youth centers, and information/ticket offices. Several installations also have wilderness camps, waterfront sites, and other vacation-type sites. Check your closest base’s website for details. Reduced-price tickets may be obtained at most military installations through the Moral, Welfare and Recreation (MWR) office for local attractions, movies and many well-known theme parks (i.e. Disney World, Universal Studios).

Legal Services Benefits – PHS officers are entitled to certain legal benefits like the creation of “Simple Wills” and “Powers of Attorney.” These services are provided by the legal staff of the Judge Advocate General’s (JAG) office, which is located on most military installations.

Assignment Move Information

Are you getting ready to move? When accepting your first assignment or when accepting a new assignment later, you may have a geographic permanent change of station (PCS) move. There are many great resources to help you get moved and settled in. PCS America is a relocation network guide of military installations all over the world for the active as well as the reserve community. The website address is <http://www.pcsamerica.net>, and is a great resource guide for transitioning to a new area with such helpful tips as lodging, schools and even weather. Another resource that provides worldwide service is a commercial realtor such as Remax. You can go to their website at <http://www.remax.com> for more information. If you are moving to the Washington, DC Metropolitan area, the main housing assistance office is 1-800-210-0139, and their website is <http://www.ndw.navy.mil>.

Your agency may be paying for your move, and so you may collaborate with them to ship your household goods to your new duty station. For information concerning the shipment of household goods, contact your Agency Liaison. You will need to download and complete form PHS-40131-1, which can be found at http://dcp.psc.gov/PDF_docs/4013_1.pdf. Be sure to check with your duty organization to determine if relocation expenses will be paid.

OTHER BENEFITS

Servicemember's Group Life Insurance (SGLI) – This is a program of low cost group life insurance for service members on active duty, ready reservists, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps. Service members with SGLI coverage have two options available to them upon release from service. They can convert their full-time SGLI coverage to term insurance under the Veterans' Group Life Insurance program or convert to a permanent plan of insurance with one of the participating commercial insurance companies. Please visit <http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm> for more information.

Navy Mutual Aid Association's (NMAA) Insurance Program –

Life insurance through NNMA is a competitive and lower cost option than the SGLI. For example, this year, the SGLI lowered its rates to become competitive with the NMAA's rates. The NMAA responded by cutting their low rates even lower. Also, it is important to remember that the SGLI benefits end when an officer separates from service. That is not the case with NMAA.

Currently, here is how the life insurance policy compares:

Coverage Amount	SGLI Premium	NMAA Premium
\$150,000	\$10.50	\$9.00
\$250,000	\$17.50	\$13.00
\$400,000	\$28.00	\$19.00
\$600,000	NA	\$27.00

Note: You can carry both SGLI and NMAA policies.

The NMAA also allows riders for spouses and children that are competitively priced. You can compare the two life insurance options at <http://navymutual.org/products/index.html> and review the SGLI plan by visiting <http://dcp.psc.gov>, click on "Payroll Issues" then "SGLI Family Coverage Information". New officers have to make this decision while filling out the initial paperwork, so decide fast!!

Soldiers' and Sailors' Civil Relief Act (SSCRA) – In 1940, Congress passed the SSCRA to provide protections for uniformed service members. The PHS has been covered by the SSCRA since 22 April 1976. The Servicemember's Civil Relief Act (SCRA), which was signed into law by President Bush on 19 December 2003, expanded and improved the SSCRA. Some key provisions of the Act are listed in this section. If you are on active duty, the SCRA guarantees that your state residency will not change just because of your PHS orders, regardless of your decision to register a car, obtain a driver's license or buy a house in the state of your new duty station. This means that you will continue to pay state taxes ONLY to your home state, UNLESS you change state residency voluntarily. The primary means of changing state residency voluntarily are by voting in a new state or changing tax withholding to a new state.

- **Home of Record vs. Legal Residence** – In the PHS, there is a difference between the terms "Home of Record," and "Legal Residence." A service member's "Home of Record" and "Legal Residence" may or may not be the same address. One's "Home of Record" is the place an officer was living when they entered the uniformed service. The "Home of Record" is used to

determine travel entitlements when one separates from service. It has nothing to do with voting or paying taxes, registering vehicles, nor any of the other privileges of state residency. The “Home of Record” can only be changed if there is a break in service of more than one day, or to correct an error. “Legal Residency” (or domicile), on the other hand, refers to the place where a service member intends to return to and live after discharge or retirement, and which they consider their permanent home. “Legal Residency” determines what local (state) tax laws a service member is subject to, and in which local (city, county, state) elections they may vote in.

Because uniformed service members may have legal residence in one state, but be stationed in a different state, the SCRA allows service members to pay taxes, register vehicles, vote, etc., in their "state of legal residence," rather than the state they are stationed in. This can sometimes result in a tax advantage because some states exempt uniformed service pay from state taxes. Please be aware that some states may exempt military pay, but not uniformed service pay, from state taxes, (e.g., Michigan), and some states do not have a state income tax (Florida and Tennessee for example). That does not mean a service member may select their legal residence based on whether the state has income taxes and therefore avoid paying state taxes. You may need to file an affidavit in your new state to avoid state tax or yearly personal property tax. The SCRA does not protect you against paying local real estate taxes or state income taxes on non-military income (e.g., a second job). It also does not protect your spouse who will be subject to all the normal state residency and tax rules.

The uniformed service is required by regulation to ensure that service members are not selecting their legal residence for the sole purpose of obtaining a tax advantage. Therefore, when selecting a legal residence, officials at the Compensation Branch may require some degree of proof that the officer considers the selected state to be their permanent home. This proof can come in the form of being registered to vote in the state, by having cars titled and registered in the state, by having a valid driver's license in the state, or by preparing a new last will and testament that indicates the state of legal residence.

- **Automobile Ad Valorem Taxes** – It is wonderful to be able to keep the benefits of home. Each year, when your tag is renewed on your car, you can use the Servicemember's Civil Relief Act (SCRA) to protect you from paying ad valorem taxes in your duty station state, but only if it is not your home of legal residence.
- **6% Interest Rate Protection** – The SCRA allows you to request that the interest rate you pay on a debt incurred before you joined the uniformed service be reduced to 6% annually. To be eligible for the 6% cap, you must have incurred the debt before joining the service and your ability to pay must have been materially affected by uniformed service. “Material effect” is a vague term that is often interpreted to involve mobilization for war or an extended deployment overseas. However, since the burden is on the creditor to prove a lack of “material effect”, many creditors will grant the cap as a courtesy if properly requested.

It is up to the service member to request the 6% cap. Below is a sample letter to use in writing your creditor. You should include a copy of your PHS orders and may be asked to include financial information in your request. If a creditor refuses to lower the interest rate on a qualified pre-service debt, you should see a Legal Assistance Attorney at the Naval Legal Service Office (NLSO) on base. This protection does not apply to government-backed college loans or to any debt acquired after joining the uniformed service.

Sample 6% Request Letter

Date _____

(Your name & address)

(Company's name & address)

Dear _____,

This is a letter requesting a reduction of the interest rate on my (account name & number), under the Soldiers' and Sailors' Civil Relief Act (SSCRA) (50 U.S.C. App. 526). As an active duty member of the uniformed service, I am entitled to the maximum interest rate protection of 6% per annum on pre-service debt obligation. This interest rate protection applies during peacetime as well as time of war. There is no requirement of overseas service and the difference between the old rate and the 6% maximum is forgiven. Attached you will find a copy of my enlistment contract and/or orders to active duty.

Thank you for your cooperation.

Sincerely, LTJG John Doe

Read more about the SSCRA and the SCRA at:

<http://www.jag.navy.mil/documents/SSCRA.htm>

http://www.defenselink.mil/specials/Relief_Act_Revision/

<http://www.military.com/Resources/ResourcesContent/0,13964,31042,00.html>

If you have any questions and/or need further clarification concerning the SCRA, you can call or visit the legal assistance office of any military installation.

United Services Automobile Association (USAA) – The USAA is a financial institution created specifically to serve uniformed service members and their families. They have competitive rates for car insurance, homeowner's and renter's insurance, and mortgage loans. You may also invest through the USAA and open 'no-cost' checking and savings accounts through them. An attractive loan option for many junior officers (especially first-time buyers) is the VA loan, which is a type of mortgage option through the USAA (exclusive to uniformed service officers and their families). There is no private mortgage insurance (PMI), no required down payment (for loans < \$240,000), and has lower closing costs than some mortgage plans (however, the loan amount is limited to under \$300,000). You have to become a member first to access their website, purchase insurance, acquire a home loan, or open a bank account.

USAA has available a Career Starter Loan that offers newly commissioning officers \$25,000 at 2% over 60 months. This loan is only for those within 18 months of commissioning or within 12 months after commissioning who would like to pay off their high interest rate car or credit card loans. Officers can contact Gary Pasierb at garypasierb@usaa.com for further information.

Contact information for one of the USAA's many services include:

Banking services: 1-800-531-2265 (investing, checking, and savings)

Insurance: 1-800-531-8080

Mortgage Services: 1-888-871-7565

Please visit www.usaa.com for more information.

Thrift Savings Plan (TSP) – The Thrift Savings Plan is a tax-deferred savings plan, meaning it is taken from your salary before it is taxed (which lowers your taxable income) and you pay taxes when you eventually draw the money. There is a TSP for civilian as well as uniformed service officers, but the plans are very different. The civilian account is more like a 401K, where a percentage of contributions are matched by the employing agency. In the uniformed services account, the contributions are not matched but they are tax deferred. This is not the sole retirement option for officers. The uniformed services also have the military retirement plan, but it provides a method of adding to the ‘nest egg’ that a person builds over their career. Also, you can borrow from your TSP account under certain conditions. To find out more about how to sign up and to get more information, visit the TSP website at <http://www.tsp.gov/>.

Tax Benefits – For more information see the Servicemember's Civil Relief Act (SCRA) at <http://www.military.com/Resources/ResourcesContent/0,13964,31042,00.html>.

OTHER IMPORTANT LINKS AND GROUPS

Other links and groups worth exploring include:

JOAG - The Junior Officer Advisory Group (JOAG) is comprised of junior officers (rank O-4 or below). It is a cross-category and cross-agency group which represents the interests of junior officers and advises the Surgeon General on issues that are likely to impact them. Visit the JOAG website at <http://www.joag.org>.

MOLC - The Minority Officer Liaison Council (MOLC) and its subgroups (the American Indian Alaskan Native Commissioned Officer Advisory Committee – AIANCOAC, Asian Pacific American Office Committee – APAOC, Black Commissioned Officers Advisory Group – BCOAG, and Hispanic Officer’s Advisory Committee – HOAC) independently and collectively provide advice and consultation to the Office of the Surgeon General on issues and activities related to minority officers and citizens in their respective groups. The MOLC’s website is at <http://www.molcusphs.org>.

Commissioned Corps Liaisons to the U.S. Public Health Service:

The names and contact information for the Commissioned Corps Liaisons may be found at the following site: http://dcp.psc.gov/PDF_DOCS/SGPAC_June202007.pdf.

PROFESSIONAL ORGANIZATIONS YOU MAY CONSIDER JOINING

Commissioned Officers Association (COA) – The mission of the Commissioned Officers Association of the U.S. Public Health Service is to improve and protect the public health of the United States by advocating for the Commissioned Corps and its officers. In meeting its commitment, the organization will provide comprehensive member services, conduct representation and advocacy, conduct education and training for health professionals, conduct studies and research, collaborate with related organizations, and disseminate public and professional information. You can get more information at <http://www.coausphs.org/> or call 301-731-9080.

Reserved Officers Association (ROA) – The ROA represents the interests of all uniformed service members and their families, much the same as COA represent the interests of PHS Commissioned Corps officers. For more information, go to <http://www.roa.org/site/PageServer> or call 1-800-809-9448.

Association of American Military Surgeons of the United States (AMSUS) – The AMSUS is dedicated to all aspects of federal medicine - professional, scientific, educational, and administrative. Members represent all healthcare disciplines and serve in the Active and Reserve components of all of the uniformed services as well as the Department of Defense and the Department of Veterans Affairs. For more information, visit <http://www.amsus.org> or call 301-897-8800.

Military Officers Association of America (MOAA) – The MOAA is operated exclusively to benefit members of the uniformed services – active duty, former and retired, National Guard and Reserve, and their families and survivors. Visit www.moaa.org for more information.